UNITED STATES DISTRICT COURT DISTRICT OF MASSACHUSETTS

UNITED STATES OF AMERICA,	
vs.)	
RONALD LAWRENCE SCHUMAN,)	Criminal No. 14-cr-10053-MLW
Defendant.	
)	

DECLARATION OF RONALD LAWRENCE SCHUMAN

- I, Ronald Lawrence Schuman, hereby depose and state under penalty of perjury that the following statements are true and accurate.
- 1. My name is Ronald Lawrence Schuman and I am the Defendant herein. I am over eighteen years old and provide the following based on my personal knowledge.
- 2. I am currently unable to pay a fine, and it is unlikely that I will become able to pay a fine in the future.
- 3. I have a negative net worth, as my liabilities exceed my assets. Although I am currently employed, my wife and I are living paycheck-to-paycheck. There is no reasonable expectation that my income will increase, yet our expenses do continue to rise.
- 4. The company that I work for, Dream Center for Recovery, is experiencing cash-flow problems due to issues going on in the industry. The company has downsized, closing certain departments and laying off employees. Although I believe my job is relatively secure, there is no certainty of that, and there is a great certainty that my salary will not increase in the near future.
- 5. I used to be able to supplement my income by doing consulting and accreditation work. However, now that I am a convicted felon I am unable to do those functions any more.





This has caused the loss of a considerable amount of extra income for my me and my wife. As well, my convicted felon status has severely limited my marketability and my ability to get any other work.

- 6. Further, because of the sanctions imposed upon me by the SEC I am unable to serve as an officer or director of any publicly traded company, nor am I able to participate in any offering of penny stock; this includes acting as a promoter, finder, consultant, agent or other person who engages in activities with a broker, dealer or issuer for purposes of the issuance or trading in any penny stock.
- 7. I am basically a 60-year-old man, trained as an upper-level executive in the highly regulated and scrutinized healthcare/recovery industry, who is a convicted felon. There is little-to-no market for a person with my skills and experience in this industry.
- 8. My wife is disabled and unable to work. However, her health-care costs are significant and are expected to increase in the future.
- 9. Now that I am passing the 60-year-old mark, and my wife is soon to do so as well, all of our life and disability insurance premiums are set to increase dramatically.
- 10. Our home is heavily mortgaged and is in need of significant repairs: the house is 20+ years old and needs a new roof and a new air conditioning system. We cannot currently afford these necessary repairs to the house.
- 11. Our Toyota car is nearly 10 years old and has over 110,000 miles on it. We are hoping this car continues to run, but sooner or later it will have to be replaced.
- 12. I am obligated to forfeit \$22,500 to the Government as a result of my plea agreement in this matter. I do not know how I will be able to come up with this amount of money.



- 13. I am the major financial contributor to my family. If I am obligated to pay a fine it will cause significant hardship not only on me, but on my disabled wife as well.
- 14. My wife relies on me financially. Additional financial burdens will affect our ability to stay afloat: to pay our mortgage and credit card debt, to pay for food and healthcare, and to pay for necessary living expenses.
- 15. Making ends meet is already a significant daily struggle for us. Adding a fine to that burden will cause a serious disruption in our lives.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

Executed on December 4, 2015.

Ronald Lawrence Schuman